

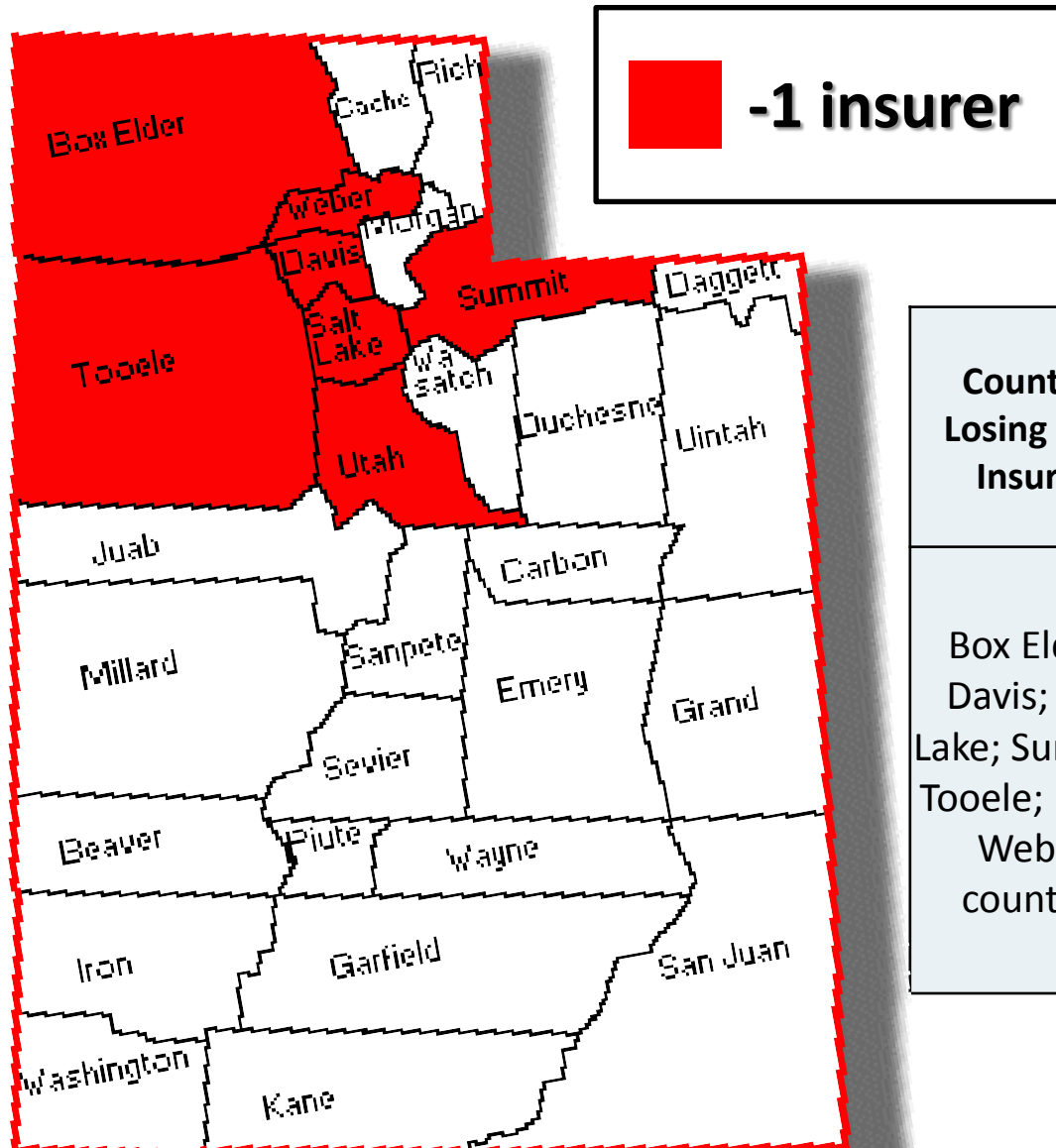
Analysis of Utah's 2018 Insurance Marketplace



October 11, 2017

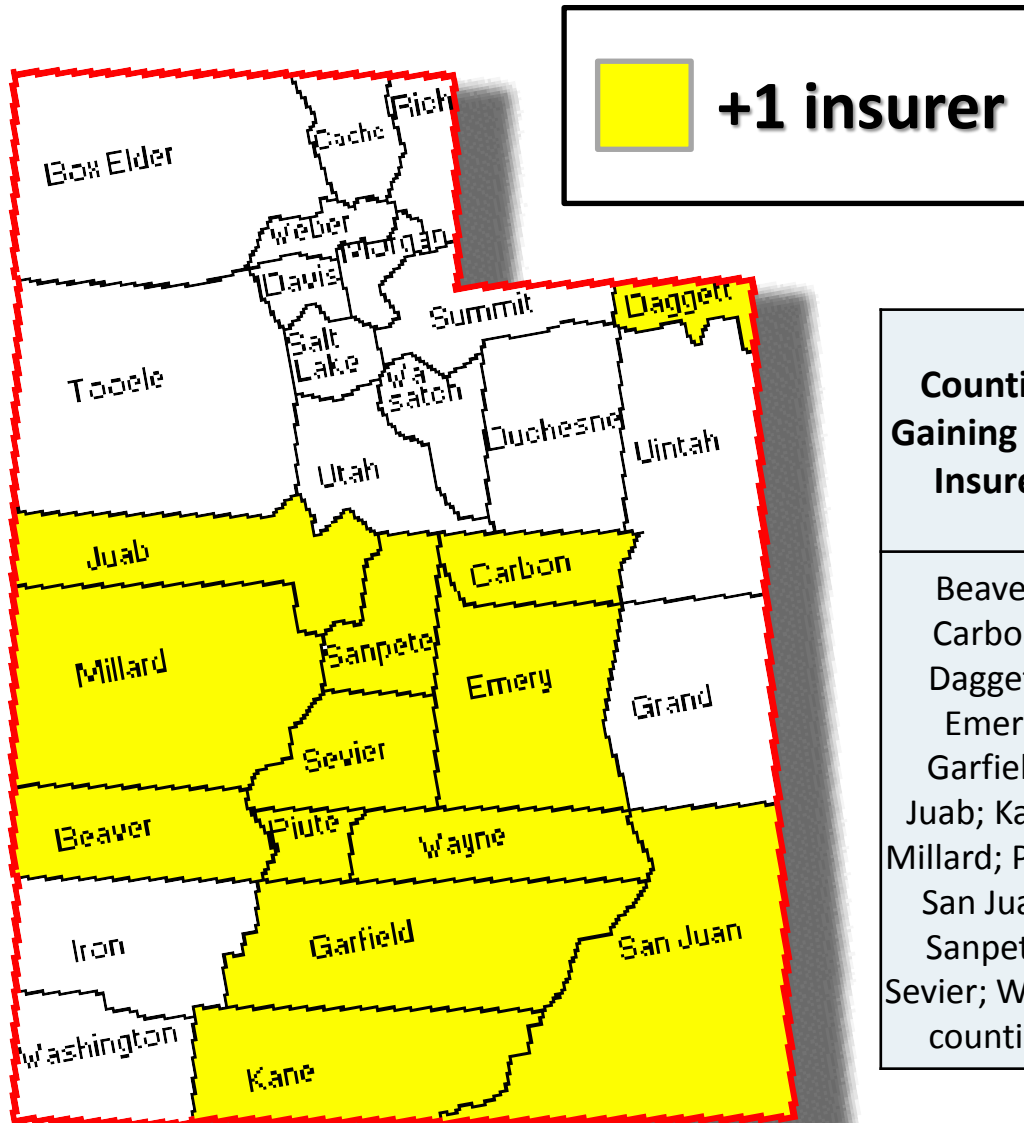
Jason Stevenson
Utah Health Policy Project
801.433.2299 x223
stevenson@healthpolicyproject.org

In 2018: 7 counties in Utah will lose one insurer: Molina



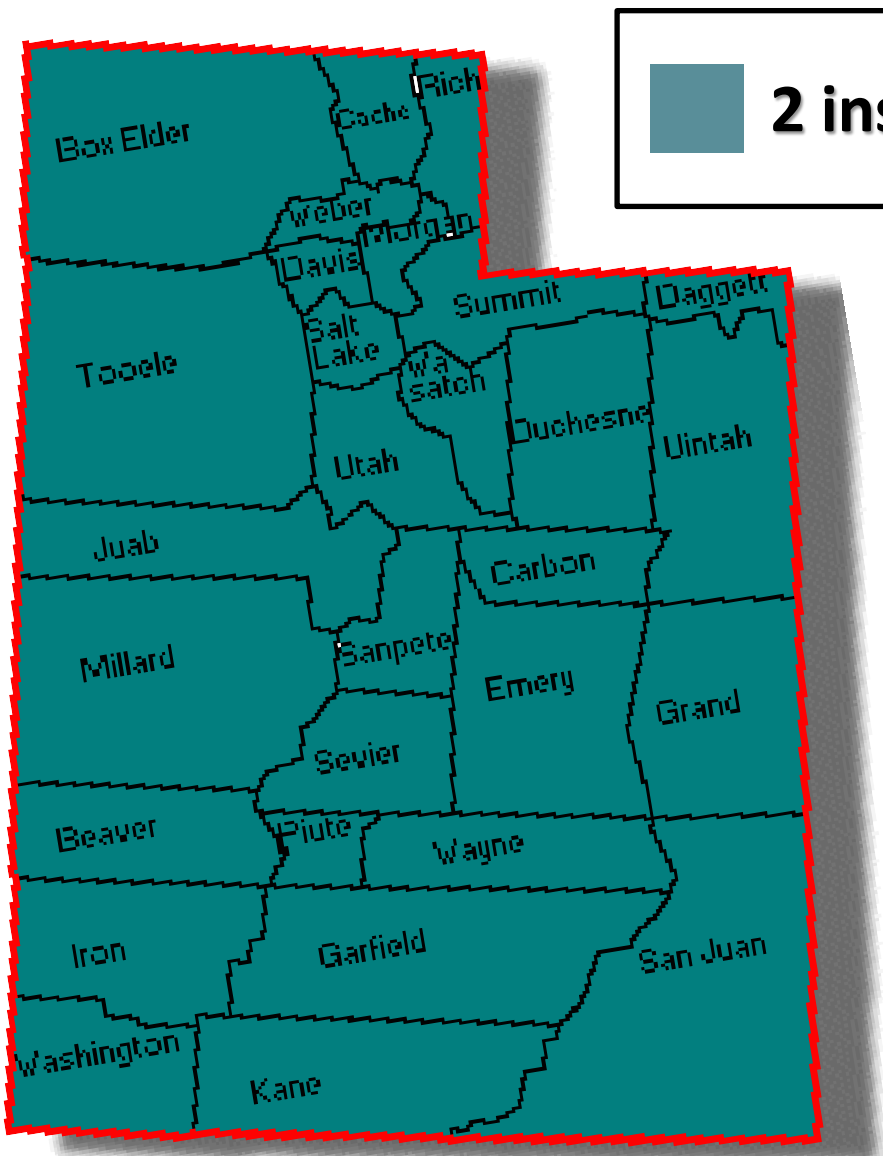
Counties Losing One Insurer	Utah Population (2014)	2017 Marketplace Enrollment (OE4) [all insurers]	% of Utah Enrollment (OE4) [all insurers]
Box Elder; Davis; Salt Lake; Summit; Tooele; Utah; Weber counties	2,228,461	155,820	79.0%

Also in 2018: 13 counties will gain a new insurer: Univ. of Utah Health Plans



Counties Gaining One Insurer	Utah Population (2014)	2017 Marketplace Enrollment (OE4) [all insurers]	% of Utah Enrollment (OE4) [all insurers]
Beaver; Carbon; Daggett; Emery; Garfield; Juab; Kane; Millard; Piute; San Juan; Sanpete; Sevier; Wayne counties	142,688	8,444	4.3%

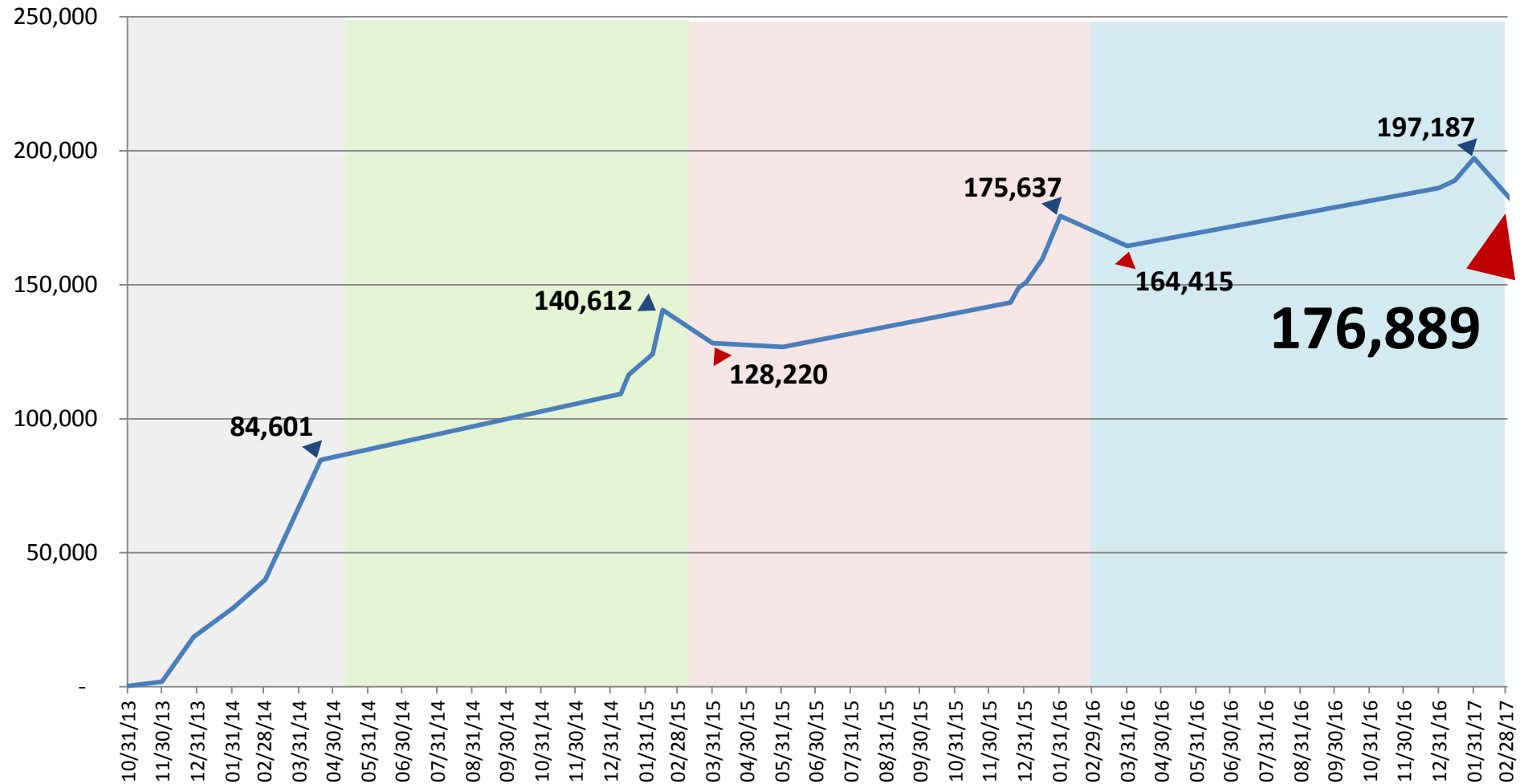
In 2018: 100% of Utahns will have access to two marketplace insurers



 2 insurers

Accessible Insurers	Utah Population (2014)	% of Utah Population (2014)
SelectHealth; University of Utah Health Plans	2,942,402	100%

Utah's marketplace grew 7.6% in 2017 even after the expected drop in “effectuated” enrollment by March 1



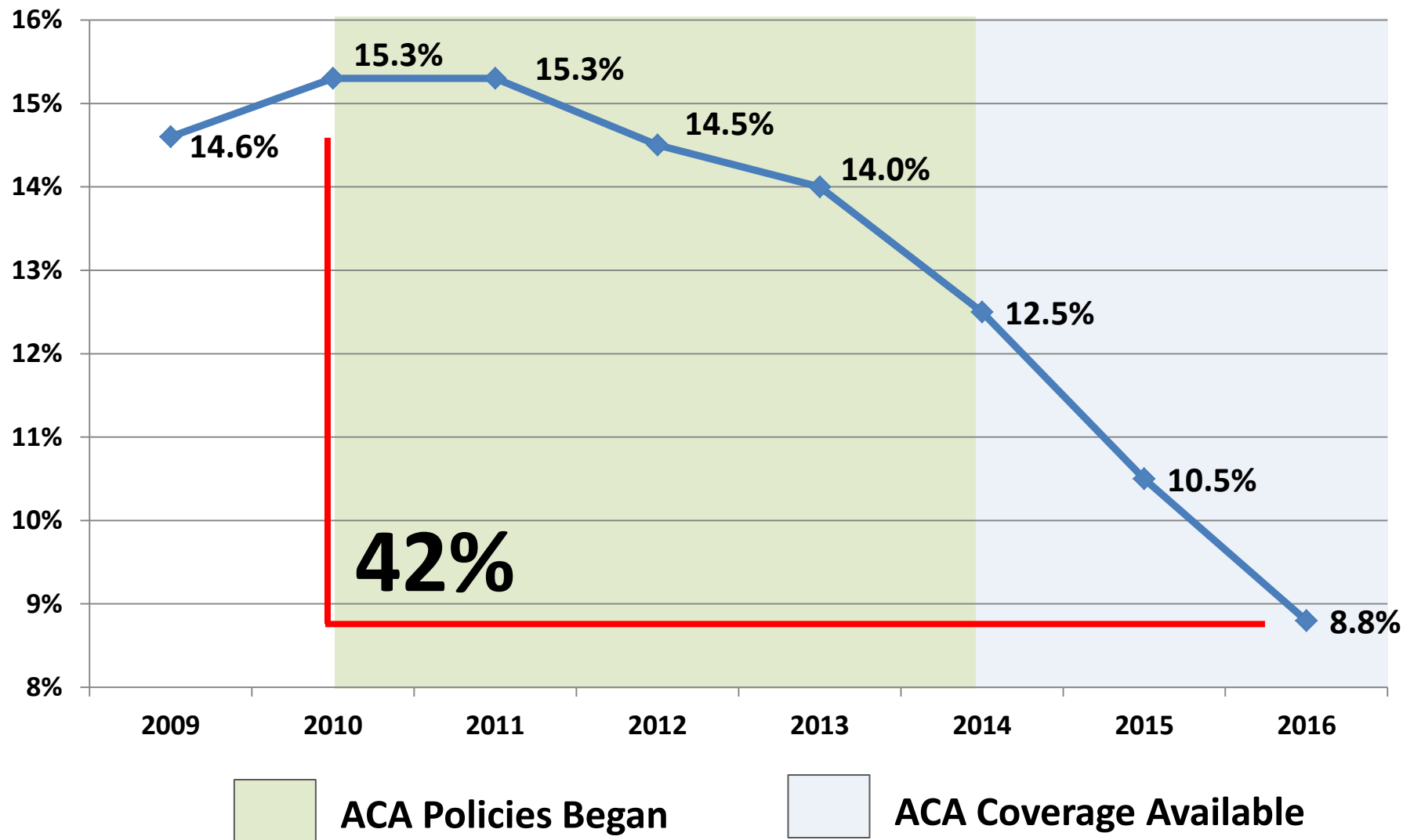
[OE1-a] Health Insurance Marketplace: February Enrollment Report (Oct. 1, 2013-March 1, 2014), <http://aspe.hhs.gov/health/reports/2012/ACA-Research/index.cfm>; [OE1-b] Health Insurance Marketplace: November Enrollment Report (November 13, 2013), For the period: October 1, 2013 - November 2, 2013, https://aspe.hhs.gov/sites/default/files/pdf/180496/rpt_enrollment.pdf [OE1-c] Health Insurance Marketplace: January Enrollment Report (January 13, 2014), For the period: October 1, 2013 - December 28, 2013, https://aspe.hhs.gov/sites/default/files/pdf/177611/ib_2014jan_enrollment.pdf [OE1-d] Health Insurance Marketplace: February Enrollment Report (February 12, 2014), For the period: October 1, 2013 - February 1, 2014, https://aspe.hhs.gov/sites/default/files/pdf/177606/ib_2014feb_enrollment.pdf [OE1-e] Health Insurance Marketplace: March Enrollment Report (March 11, 2014), For the period: October 1, 2013 - March 1, 2014, https://aspe.hhs.gov/sites/default/files/pdf/76811/ib_2014Mar_enrollAddendum.pdf [OE1-f] Health Insurance Marketplace: Summary Enrollment Report: State Profile, (May 1, 2014), <https://aspe.hhs.gov/sites/default/files/pdf/93806/ut.pdf>

[OE2-a] Health Insurance Marketplace: December Enrollment Report, (December 30, 2014), For the period: November 15, 2014 - December 15, 2014, https://aspe.hhs.gov/sites/default/files/pdf/77201/ib_2014Dec_enrollment.pdf [OE2-b] Health Insurance Marketplace: January Enrollment Report, (January 27, 2015), For the period: November 15, 2014 - January 16, 2015, https://aspe.hhs.gov/sites/default/files/pdf/33826/ib_2015jan_enrollment.pdf [OE2-c] Health Insurance Marketplace: March Enrollment Report, (March 10, 2015), For the period: November 15, 2014 - February 22, 2015, https://aspe.hhs.gov/sites/default/files/pdf/63656/ib_2015mar_enrollment.pdf; [OE2-d] State-Level Data from the ASPE January Health Insurance Marketplace Enrollment Report For The 2016 Open Enrollment Period; March 31, 2015 Effectuated Enrollment Snapshot; 15-06-02; <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

[OE3-a] Health Insurance Marketplace: January Enrollment Report, (January 7, 2016), For the period: November 1, 2015 - December 26, 2015, <https://aspe.hhs.gov/sites/default/files/pdf/167981/MarketPlaceEnrollJan2016.pdf>; [OE3-b] Health Insurance Marketplace Open Enrollment Snapshot - Week 11: January 10, 2016 - January 16, 2016 (Released: 1/20/16); Health Insurance Marketplace Open Enrollment Snapshot - Week 13: January 24, 2016 - February 1, 2016; <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-02-04.html>; [OE3-c] Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report (March 11, 2016), For the period: November 1, 2015 - February 1, 2016, <https://aspe.hhs.gov/sites/default/files/pdf/187866/Finalenrollment2016.pdf>; [OE3-d] March 31, 2016 Effectuated Enrollment Snapshot (Released: June 30, 2016), <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

[OE4] - [2017 Final] Biweekly Enrollment Snapshot; Weeks 12 through 14; Date 2017-02-03; Weeks 12-14; 1/1/16 thru 1/31/17; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-Items/2017-02-03.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>; [2017] Biweekly Enrollment Snapshot; Date 2017-01-18; Weeks 10-11; 11/1/16 - 1/14/17; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-Items/2017-01-18.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>; [2016] Biweekly Enrollment Snapshot; Date 2017-01-04; Weeks 8-9; 11/1/16 - 12/31/16; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-Items/2017-01-04.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending> OE4 Effectuated (as of 3/15/17) Total Effectuated Enrollment and Financial Assistance by State, February 2017

Census data shows a 42% drop in the Utah's uninsured rate for All Ages between 2010-16



The 2018 Open Enrollment period has been cut in half to 45 days



Younger and healthier consumers tend to sign up for health insurance at the last moment—leading to concerns that they will miss this year's sign-up window.

►► Open Enrollment Period: Nov. 1, 2017 -- Dec. 15, 2017

Salt Lake County		2014-18 Individual Marketplace Comparison			
	2014: 91 Plans	2015: 101 Plans	2016: 74 Plans	2017: 28 Plans	2018: 28 Plans
	Altius Arches BridgeSpan Humana Molina Select Health	Altius Arches BridgeSpan Humana Molina Select Health	Humana (6) Molina (3) Select Health (60) Univ. of Utah (5)	Molina (5) Select Health (18) Univ. of Utah (5)	Select Health (24) Univ. of Utah (4)
Platinum	1 plan	0 plans	2 plans	0 plans	0 plans
Gold	24 plans	27 plans	21 plans	4 plans	3 plans
Silver	34 plans	40 plans	27 plans	11 plans	9 plans
Expanded Bronze					6 plans
Bronze	26 plans	29 plans	19 plans	11 plans	8 plans
Catastrophic	6 plans	5 plans	5 plans	2 plans	2 plans

Sources: [2014] https://insurance.utah.gov/health/Health%20Reform/ACA_Rate_Individual_20131007_OnExchange.pdf

[2015] Utah – On Exchange Rates (accurate as of 10/15/14) <https://insurance.utah.gov/health/Health%20Reform/2015IndividualOnExchange20141016.pdf>

[2016] www.healthcare.gov; See Plans and Premiums (October 2015)

[2017] www.healthcare.gov; See Plans and Premiums (October 2016)

[2018] 2018 Utah Individual Rates; Utah Dept. of Insurance, as of 9/28/17

The 2nd-lowest priced Silver plan is known as the Benchmark

2018 premiums for a 21 year-old, non-smoker in Salt Lake County

Select Value Catastrophic 7350	\$171.73
Select Med Catastrophic 7350	\$194.05
Select Value Benchmark Bronze 6350	\$191.31
Select Value HealthSave Bronze 6650 (HSA qualified)	\$195.81
Select Value Bronze 6700	\$202.33
Select Med Benchmark Bronze 6350	\$216.17
Healthy Preferred Bronze	\$219.89
Select Med HealthSave Bronze 6650 (HSA Qualified)	\$221.25
Healthy Preferred Bronze HSA	\$222.13
Select Med Bronze 6700 - limited office visit waiver	\$228.62
Select Value Benchmark Expanded Bronze 2450	\$243.91
Select Value Expanded Bronze 4600 Copay Plan	\$249.24
Select Value HealthSave Expanded Bronze 3175 (HSA Qualified)	\$265.15
Select Med Benchmark Expanded Bronze 2450	\$275.61
Select Med Expanded Bronze 4600 Copay Plan	\$281.63
Select Med HealthSave Expanded Bronze 3175 (HSA Qualified)	\$299.60
Select Value Silver 1800	\$337.35
Healthy Preferred Silver Copay	\$349.80
Select Value HealthSave Silver 3100 (HSA Qualified)	\$356.12
Select Value Silver 2500	\$356.12
Select Value Silver 4000 Copay Plan	\$357.34
Select Med Silver 1800	\$381.19
Select Med Silver 2500	\$402.39
Select Med HealthSave Silver 3100 (HSA Qualified)	\$402.39
Select Med Silver 4000 Copay Plan	\$403.77
Healthy Preferred Gold Copay	\$390.80
Select Value Gold 1500	\$398.54
Select Med Gold 1500	\$450.33

*The
Benchmark
Silver plan
sets premium
subsidy levels
for the whole
regional
marketplace*

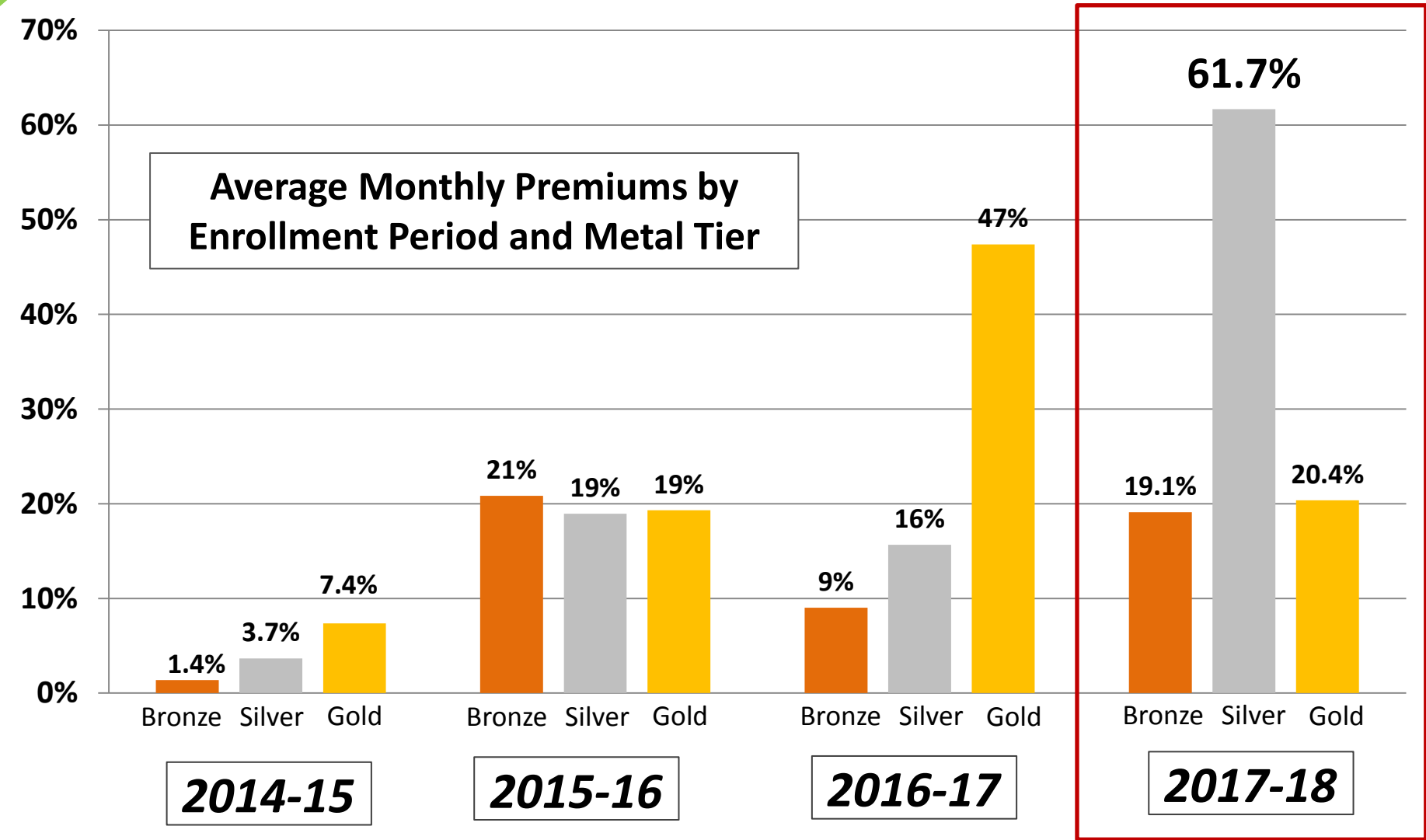
Benchmark Plan

Median Plan

**Salt Lake
County**



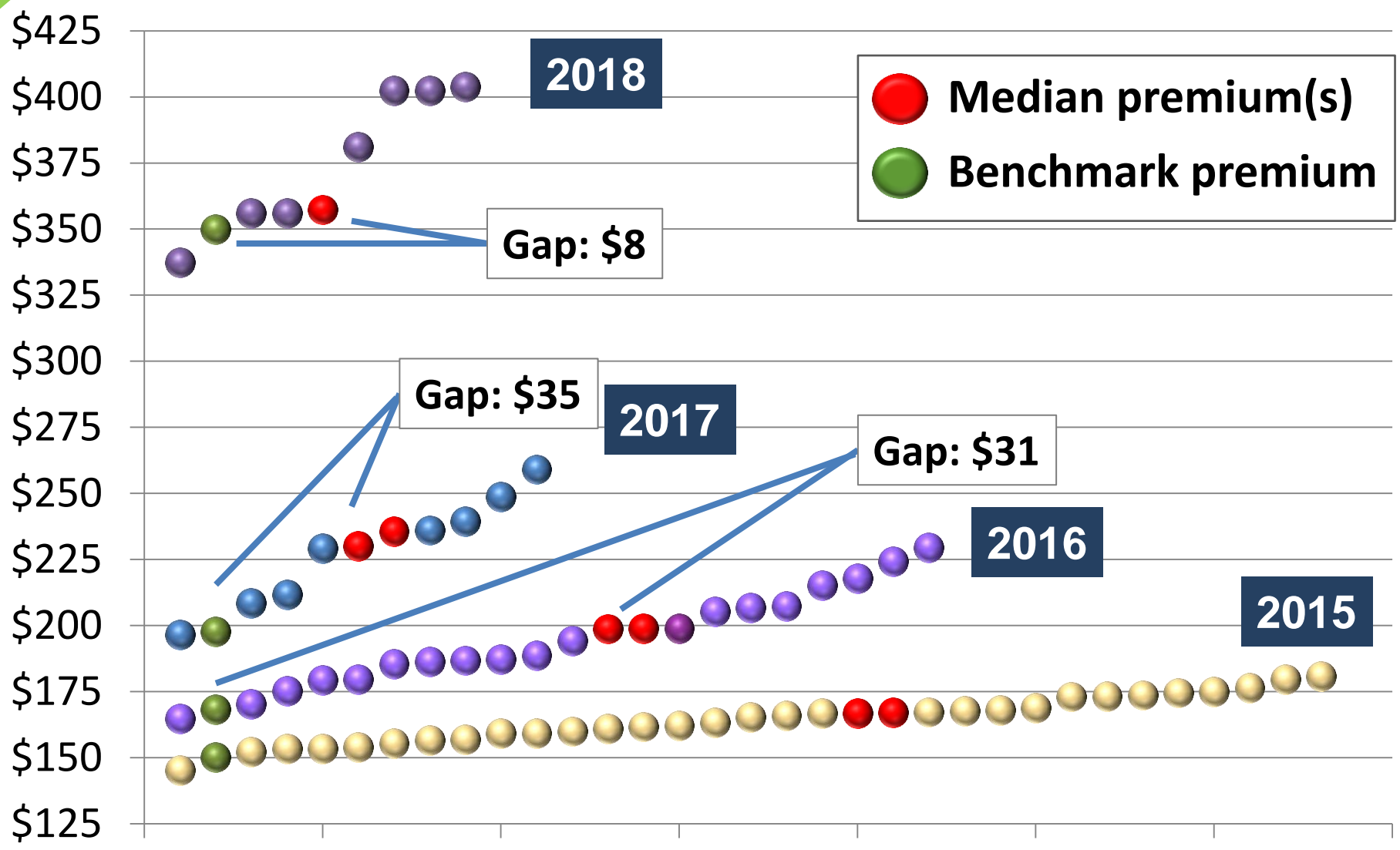
CSR uncertainty caused a spike in 2018’s Silver premiums, while Bronze and Gold premiums increased at similar rates



Source: Utah Dept. of Insurance; 2014-2018 Utah Individual and Small Employer Group Rates for Age 21, Non-Tobacco, Salt Lake County, (as of 9/28/2017)



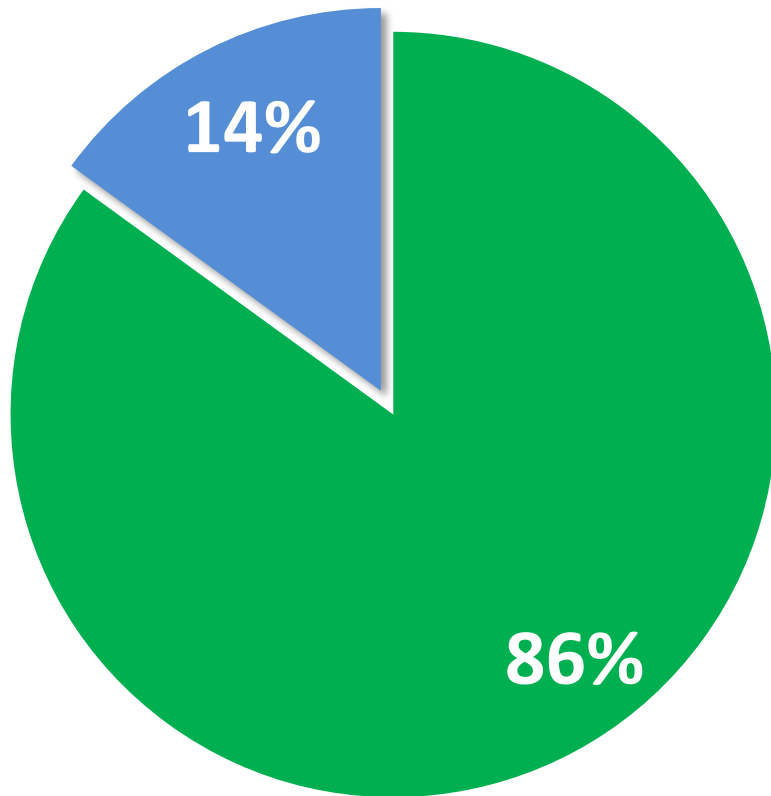
Silver premiums in 2018 are clustered closer to the benchmark plan than in 2016 & 2017



Source: Utah Dept. of Insurance; 2015-2018 Utah Individual and Small Employer Group Rates for Age 21, Non-Tobacco, Salt Lake County, (as of 9/28/2017)

86% of Utahns (151,000) enrolling in marketplace coverage received a premium subsidy

Utah in 2017



Subsidy Status

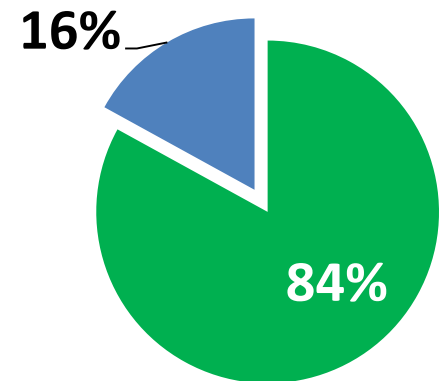


Received subsidy



No subsidy

37 FFM states



So how will this affect real Utahns in 2018?



The Bishop Family

Income: \$32,000 (156% FPL)

Residence: Provo, Utah

Age: 31,8,6



How much does
Jill Bishop pay for
health insurance in
2018?

Benchmark Silver Plan

2017

Monthly Premium: **\$282**

Monthly Subsidy: **\$160**

Pay per month: **\$122**

Deductible: **\$700**

Out of-pocket max: **\$2,000**

Primary co-pay: **\$10**



The Bishop's options for 2018

2018

Median
Bronze

Median
Enhanced
Bronze

Monthly Premium:

\$314

\$391

Monthly Subsidy:

\$380

\$380

Pays per month:

\$0

\$0

Deductible:

\$6,350

\$5,000

Primary co-pay:

\$50

\$50

Benchmark
Silver

\$502

\$380

\$122

\$700

\$10

Median
Silver

Median
Gold

\$517

\$576

\$380

\$380

\$137

\$196

\$300

\$1,000

\$15

\$25

The Bishop Family

Income: \$32,000 (156% FPL)

Residence: Provo, Utah

Age: 31,8,6



How much does
Jill Bishop pay for
health insurance in
2018?

Benchmark Silver Plan

2017 Monthly Premium: **\$282**

minus subsidy **\$160**

Jill Bishop pays **\$122**



Premium
subsidy
increases
to keep
Jill's
cost
consistent

Benchmark Silver Plan

2018 Monthly Premium: **\$502**

minus subsidy **\$380**

Jill Bishop pays **\$122**

The Hernandez Family

Income: \$26,000 (109% FPL)

Residence: Salt Lake City, Utah

Age: 33,29,11,7



How much does the Hernandez family pay for health insurance in 2018?

Benchmark Silver Plan

2017

Monthly Premium: **\$550**

Monthly Subsidy: **\$502**

Pay per month: **\$48**

Deductible: **\$500**

Out of-pocket max: **\$2,500**

Primary co-pay: **\$5**



Kids covered
By Medicaid

The Hernandez's options for 2018

2018

Median
Bronze

Median
Enhanced
Bronze

Monthly Premium:

\$606

\$770

Monthly Subsidy:

\$925

\$925

Pays per month:

\$0

\$0

Deductible:

\$11,500

\$11,500

Primary co-pay:

\$35

\$35

Benchmark
Silver

\$973

\$925

\$48

\$500

\$5

Median
Silver

\$992

\$925

\$67

\$200

\$10

Median
Gold

\$1,109

\$925

\$184

\$2,500

\$25

The Peterson Family

Income: \$44,000 (220% FPL)

Residence: Salt Lake City, Utah

Age: 24,23,1



How much do
the Petersons pay
for health insurance
in 2018?

Benchmark Silver Plan

2017

Monthly Premium: **\$612**

Monthly Subsidy: **\$348**

Pay per month: **\$263**

Deductible: **\$6,000**

Out of-pocket max: **\$2,000**

Primary co-pay: **\$30**

The Peterson's options for 2018

2018

Median
Bronze

Median
Enhanced
Bronze

Monthly Premium:

\$675

\$836

Monthly Subsidy:

\$821

\$821

Pays per month:

\$0

\$15

Deductible:

\$13,000

\$10,000

Primary co-pay:

\$50

\$50

Benchmark
Silver

\$1,084

\$821

\$263

\$6,000

\$30

Median
Silver

\$1,106

\$821

\$285

\$2,600

\$35

Median
Gold

\$1,234

\$821

\$413

\$2,500

\$25

Joe Smith

Income: \$18,000 (154% FPL)

Residence: Salt Lake City, Utah

Age: 25



How much does Joe Smith pay for health insurance in 2018?

Benchmark Silver Plan

2017

Monthly Premium: **\$257**

Monthly Subsidy: **\$193**

Pay per month: **\$64**

Deductible: **\$700**

Out of-pocket max: **\$2,000**

Primary co-pay: **\$10**

Joe's options in 2018...

2018

Median
Bronze

Median
Enhanced
Bronze

Monthly Premium:

\$283

\$360

Monthly Subsidy:

\$389

\$389

Pays per month:

\$0

\$0

Deductible:

\$6,550

\$6,550

Primary co-pay:

\$50

\$50

Benchmark Silver

\$455

\$389

\$64

\$1,200

\$10

Median
Silver

\$463

\$389

\$74

\$1,500

\$10

Median
Gold

\$518

\$389

\$129

\$1,000

\$25

The Smith Family

Income: \$42,000 (263% FPL)

Residence: Santa Clara, Utah

Age: 62,60



How much do
the Smiths pay for
health insurance in
2018?

Benchmark Silver Plan

2017

Monthly Premium: **\$1,544**
Monthly Subsidy: **\$1,210**
Pay per month: **\$333**

Deductible: **\$4,000**
Out of-pocket max: **\$14,300**
Primary co-pay: **\$35**

The Smith's options for 2018

2018

Median
Bronze

Median
Enhanced
Bronze

Benchmark
Silver

Median
Silver

Median
Gold

Monthly Premium:

\$1,475

\$1,817

\$2,595

\$2,595

\$3,137

Monthly Subsidy:

\$2,262

\$2,262

\$2,262

\$2,262

\$2,262

Pays per month:

\$0

\$0

\$333

\$333

\$875

Deductible:

\$12,700

\$10,000

\$3,000

\$5,000

\$2,250

Primary co-pay:

\$50

\$50

\$35

\$25

\$25

The Jakes Family

Income: \$42,800 (144% FPL)

Residence: Moab, Utah

Age: 40,38,12,9,9,6



How much do
the Jakes pay for
health insurance in
2018?

Benchmark Silver Plan

2017

Monthly Premium: **\$758**

Monthly Subsidy: **\$597**

Pay per month: **\$161**

Deductible: **\$200**

Out of-pocket max: **\$2,000**

Primary co-pay: **\$10**



The Jakes' options for 2018

2018

Median
Bronze

Median
Enhanced
Bronze

Benchmark
Silver

Median
Silver

Median
Gold

Monthly Premium:

\$760

\$936

\$1,339

\$1,339

\$1,565

Monthly Subsidy:

\$1,178

\$1,178

\$1,178

\$1,178

\$1,178

Pays per month:

\$0

\$0

\$161

\$161

\$388

Deductible:

\$12,700

\$10,000

\$200

\$500

\$2,250

Primary co-pay:

\$50

\$35

\$10

\$5

\$25

The Kenshaw Family

Income: \$85,000 (260% FPL)

Residence: Vernal, Utah

Age: 40,38,5,4,3,3



How much do
the Kenshaws pay for
health insurance in
2018?

Benchmark Silver Plan

2017

Monthly Premium: **\$1,378**

Monthly Subsidy: **\$743**

Pay per month: **\$635**

Deductible: **\$3,000**

Out of-pocket max: **\$14,300**

Primary co-pay: **\$35**

The Kenshaw's options for 2018

2018

Median
Bronze

Median
Enhanced
Bronze

Benchmark
Silver

Median
Silver

Median
Gold

Monthly Premium:

\$1,383

\$1,704

\$2,435

\$2,435

\$2,848

Monthly Subsidy:

\$1,800

\$1,800

\$1,800

\$1,800

\$1,800

Pays per month:

\$0

\$0

\$635

\$635

\$1,047

Deductible:

\$12,700

\$10,000

\$3,000

\$5,000

\$2,250

Primary co-pay:

\$50

\$35

\$35

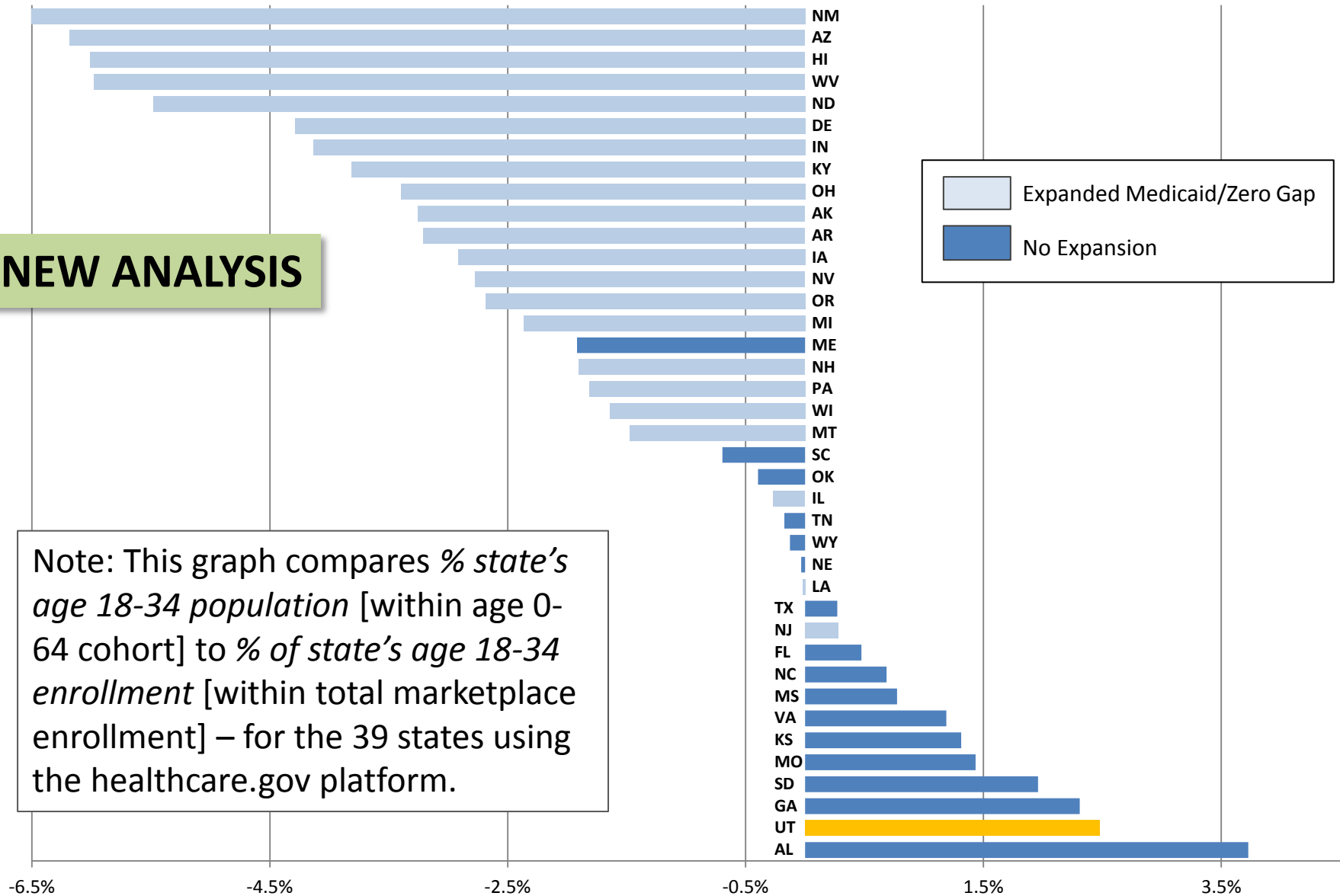
\$25

\$25

Utah 18-34 year-olds enrolled in marketplace coverage at a rate 2.5 pct. pts. above their representation in the population age 0-64.

NEW ANALYSIS

Note: This graph compares % *state's age 18-34 population* [within age 0-64 cohort] to % *of state's age 18-34 enrollment* [within total marketplace enrollment] – for the 39 states using the healthcare.gov platform.



Sliding-scale subsidies make insurance more affordable

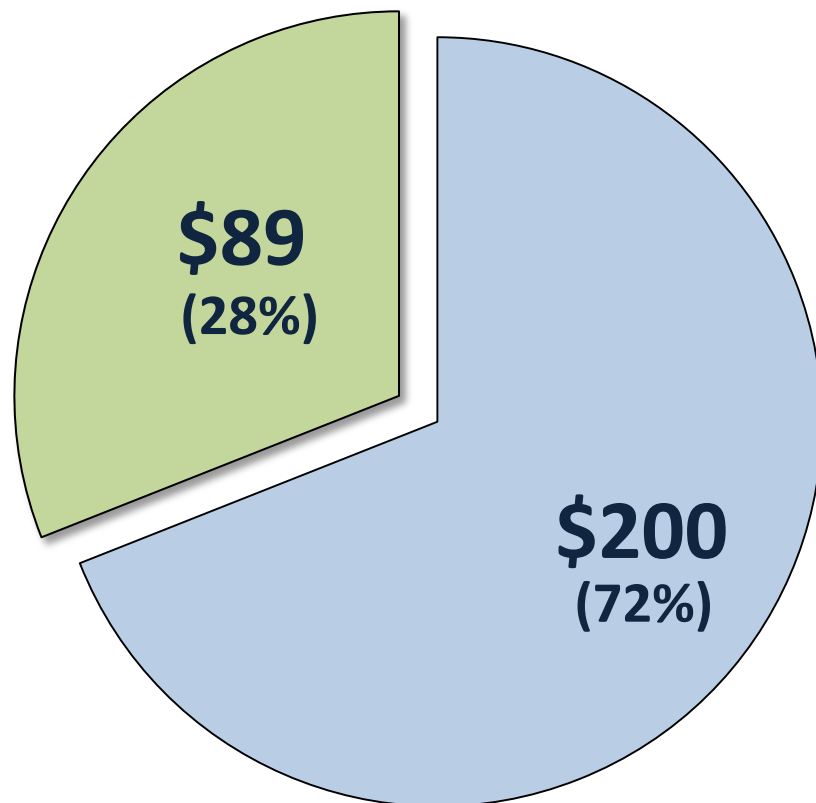
If your income/family size is on this chart, you qualify for a subsidy

<u>Household Size</u>	<u>100%</u>	<u>139%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>
1	\$11,880	\$16,524	\$17,820	\$23,760	\$29,700	\$35,640	\$47,520
2	\$16,020	\$22,272	\$24,030	\$32,040	\$40,050	\$48,060	\$64,080
3	\$20,160	\$28,032	\$30,240	\$40,320	\$50,400	\$60,480	\$80,640
4	\$24,300	\$33,780	\$36,450	\$48,600	\$60,750	\$72,900	\$97,200
5	\$28,440	\$39,540	\$42,660	\$56,880	\$71,100	\$85,320	\$113,760
6	\$32,580	\$45,288	\$48,870	\$65,160	\$81,450	\$97,740	\$130,320
7	\$36,730	\$51,060	\$55,095	\$73,460	\$91,825	\$110,190	\$146,920
8	\$40,890	\$56,844	\$61,335	\$81,780	\$102,225	\$122,670	\$163,560

**For 2017, a family of four can earn \$97,200
a year and receive a premium subsidy**

Marketplace subsidies cover 72% of average monthly premiums for Utah enrollees in 2017

Impact of monthly subsidies on
ACA insurance premiums



Average monthly
premium for
those receiving
subsidy:
\$89 per person

Subsidy Impact



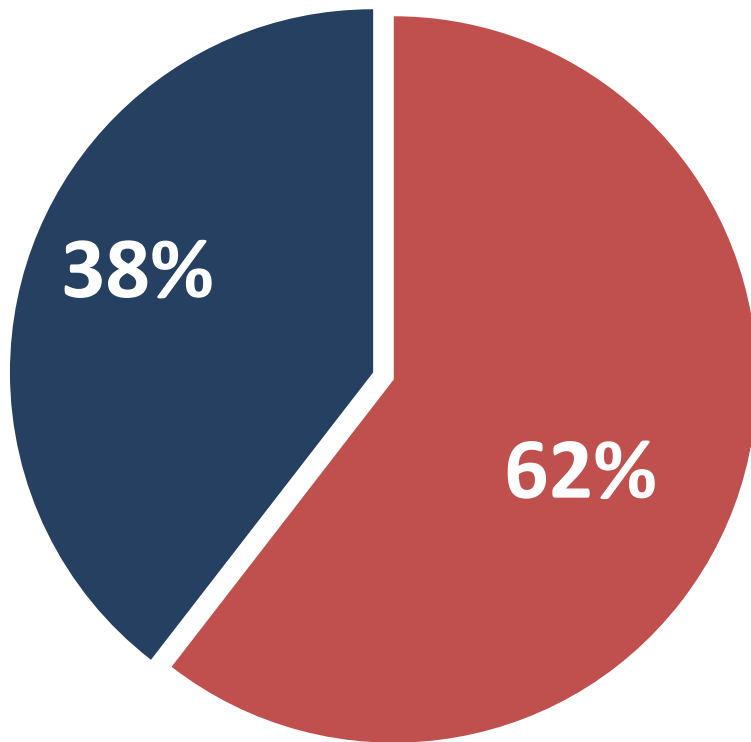
Consumer
Cost



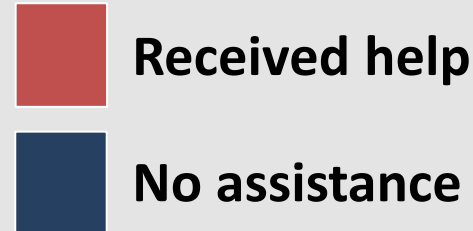
Subsidy
Amount

62% of Utahns (109,000) enrolling in marketplace coverage received CSRs to reduce deductibles and co-pays in 2017

Utah in 2017



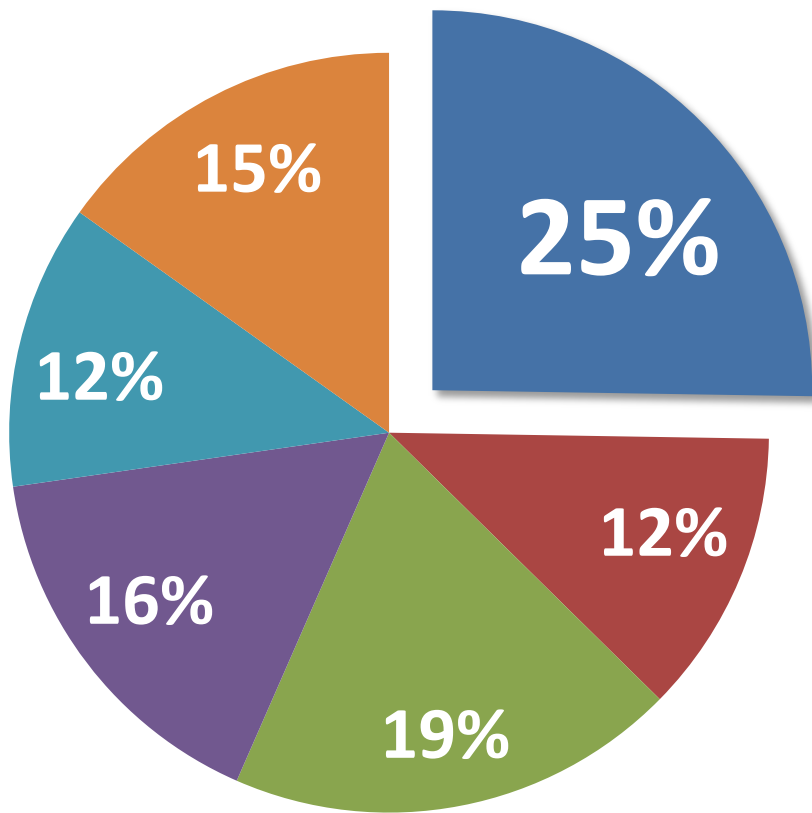
Cost-sharing reductions (CSRs)



Cost-sharing reductions **contributed \$82 million to Utah** in 2016—an average of \$3,000 for a family of four.

Utah has the nation's highest percentage (25%) of children enrolled in marketplace coverage

Utah in 2017

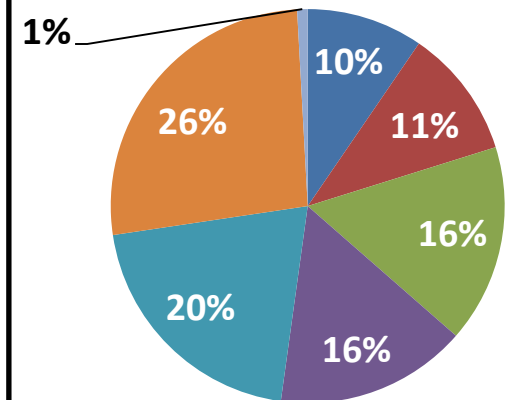


Age

- < 18
- Age 18-25
- Age 26-34
- Age 35-44
- Age 45-54
- Age 55-64
- Age 65+

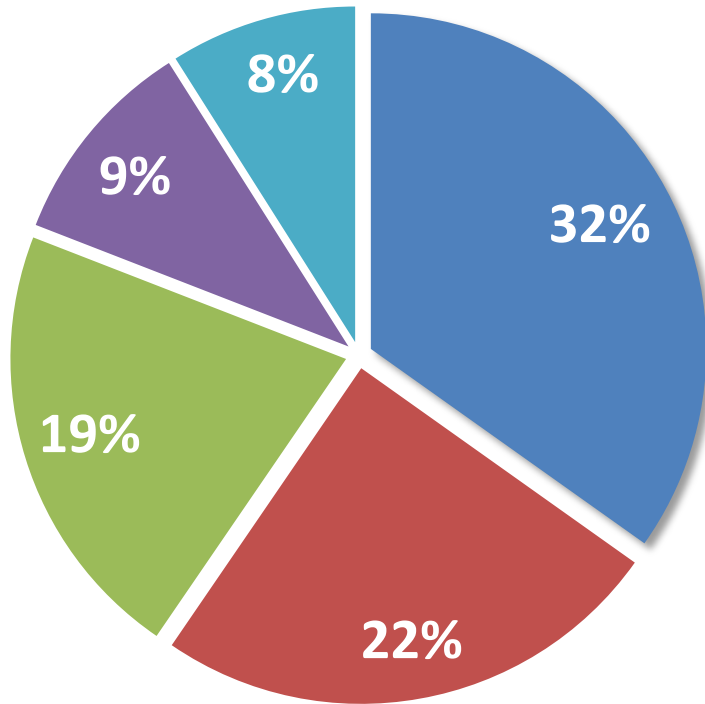
56% of Utah enrollees are under age 34

37 FFM states

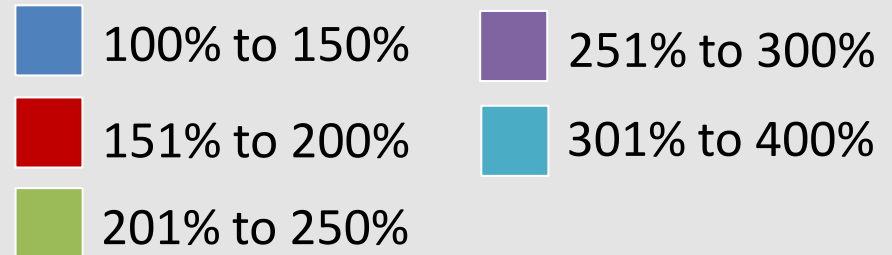


73% of Utah's marketplace enrollees earn below 250% of the poverty level in 2017

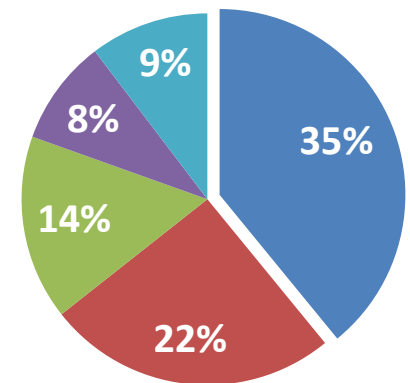
Utah in 2017



Poverty Level



37 FFM states



Cost-sharing reductions (CSRs) lower deductibles and co-pays for Utahns earning under 250% of the poverty level



Jill Bishop

Provo, Utah

Annual income: **\$32,000**

% of poverty level: 156%

Deductible: \$700

**Reduced
by \$2,800**

Out-of-pocket maximum: \$2,000
(for Benchmark Silver plan)

Co-Pays

**Reduced
by \$10 to
\$250**

Primary doctor: **\$10**

Specialist doctor: **\$25**

Emergency room care: **\$150**

Generic drugs: **\$5**



Jane Bishop

Provo, Utah

Annual income: **\$95,000**

% of poverty level: 800%

Deductible: \$3,500

Out-of-pocket maximum: \$7,150
(for Benchmark Silver plan)

Co-Pays

**Reduced
by \$5,150**

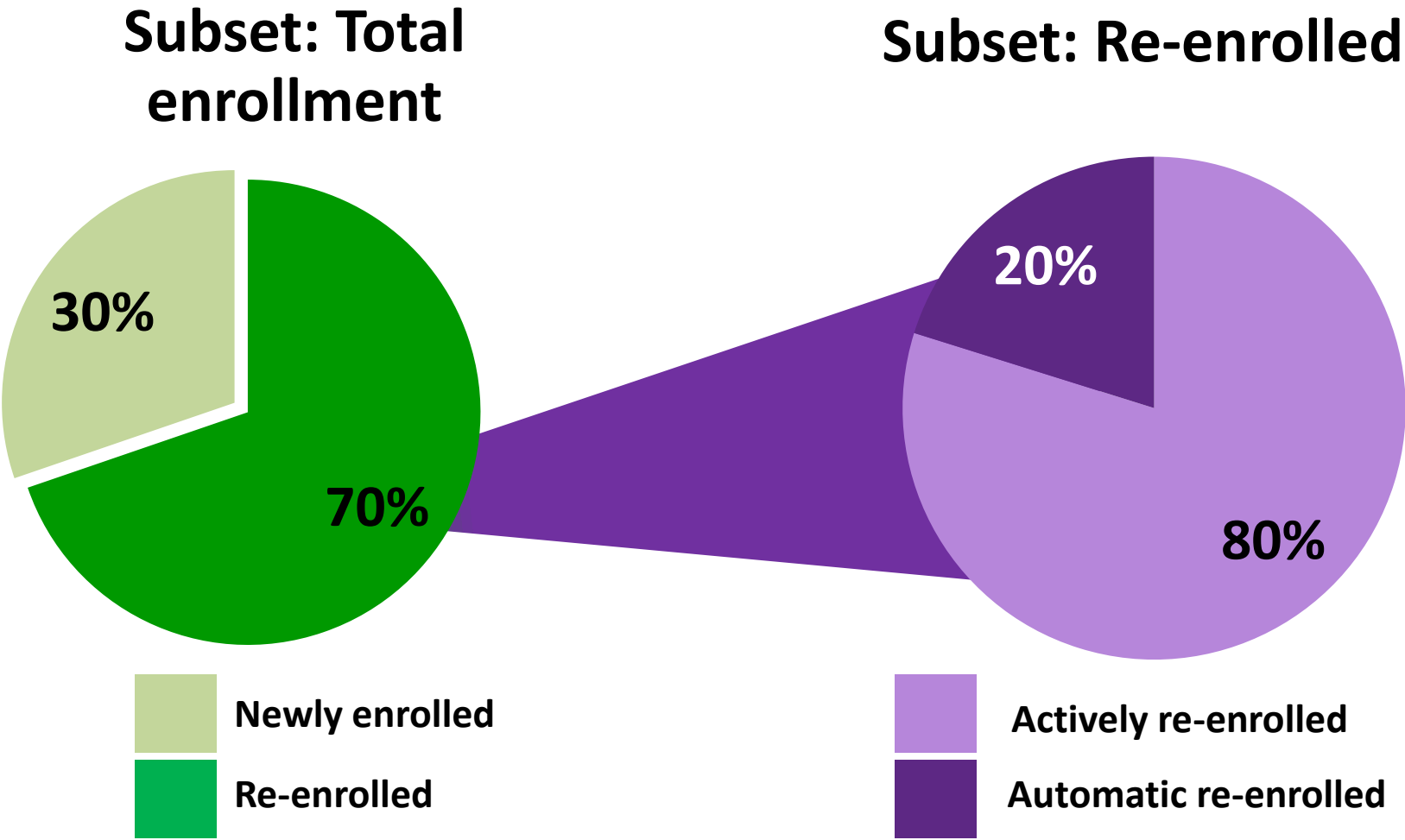
Primary doctor: **\$30**

Specialist doctor: **\$65**

Emergency room care: **\$400**

Generic drugs: **\$15**

Among Utah’s re-enrolling ACA consumers, 4 out of 5 “actively” re-enrolled



Source: [OE4] As of 2/1/17; 2017 Marketplace Open Enrollment Period Public Use Files, https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

Utah's ACA premiums can vary by age, smoking status, and county

- 1) Age (new ratio of 3 to 1)
- 2) Tobacco use (ratio of 1.5 to 1)
- 3) Geography (by counties)

Area 1: Cache and Rich

Area 2: Box Elder, Morgan, and Weber

Area 3: Davis, Salt Lake, Summit, Tooele, and Wasatch

Area 4: Utah

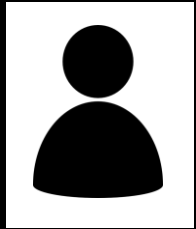
Area 5: Iron and Washington

Area 6: Beaver, Carbon, Daggett, Duchesne, Emery, Garfield, Grand, Juab, Kane, Millard, Piute, San Juan, Sanpete, Sevier, Uintah, and Wayne



What are the penalties for remaining uninsured in 2017?

Which ever is higher...



\$695 per adult



\$347.50 per child



**Up to \$2,085
per household***

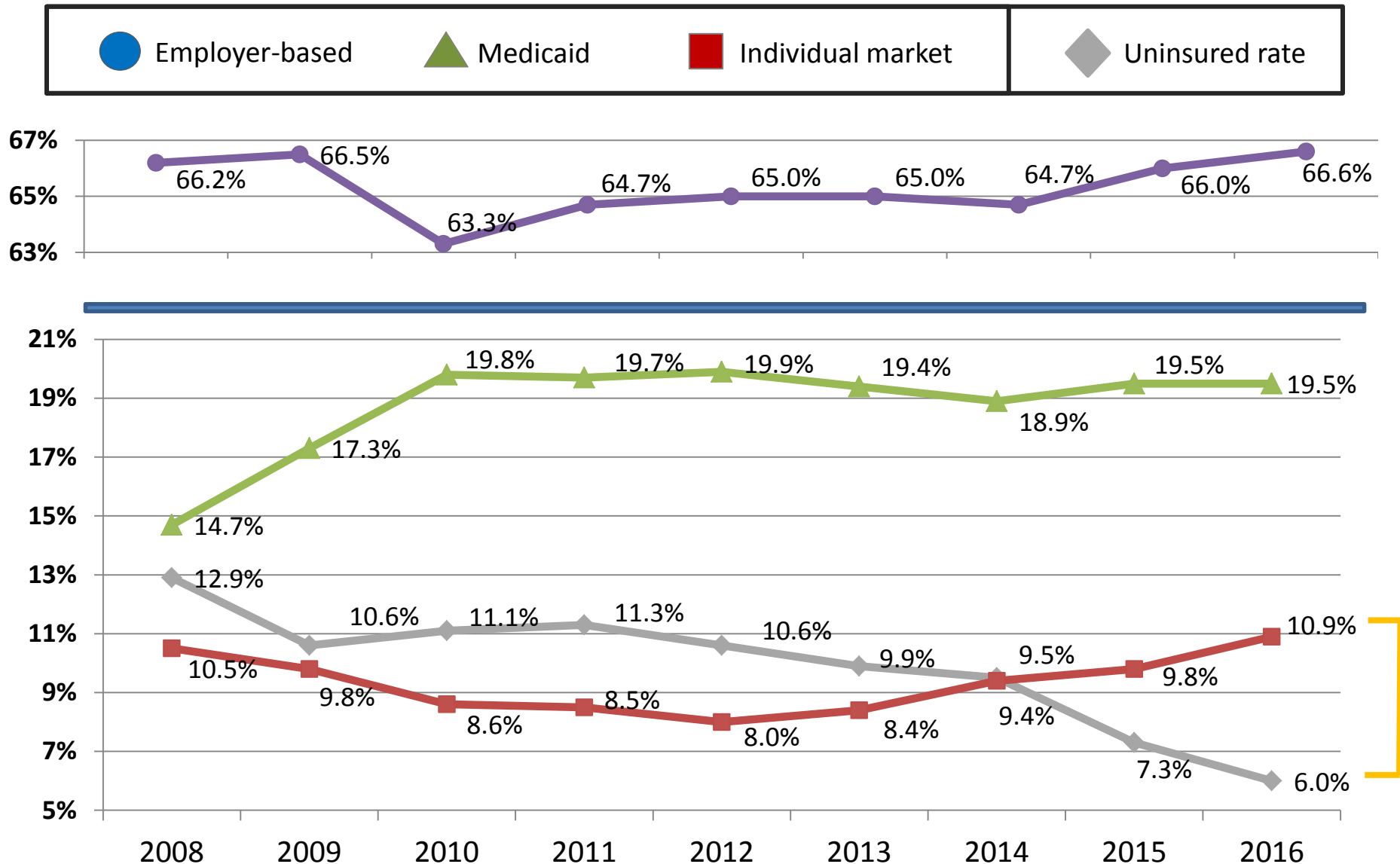


**...or 2.5%
of adjusted
gross
income****

() Gross income minus
the filing threshold**

(*) Flat fee is adjusted for inflation after 2016

The uninsured rate for Utah kids dropped just as individual market coverage increased after 2014



Source: [2008-2016] US Census, American Community Survey 1-Year Estimates, S2701, for all ages; [2016: <https://www.census.gov/library/publications/2017/demo/p60-260.html>]

Utah's Recent Marketplace Growth Remains Concentrated in Utah County

City (ZIP CODE)	2017	2016	# Change 2016-17	% Change 2016-17	2016 Rank	2017 Rank	Rank Change
Lehi (84043)	4,792	3,827	965	25%	2	1	1
South Jordan (84095, 84009)	4,480	3,835	645	17%	1	2	-1
Pleasant Grove (84062)	3,660	3,253	407	13%	4	3	1
American Fork (84003)	3,648	3,291	357	11%	3	4	-1
St. George (84770)	3,592	3,112	480	15%	6	5	1
St. George (84790)	3,572	3,208	364	11%	5	6	-1
Draper (84020)	3,519	2,936	583	20%	7	7	0
Spanish Fork (84660)	3,291	2,698	593	22%	11	8	3
Provo (84604)	3,205	2,604	601	23%	14	9	5
Orem (84058)	3,046	2,479	567	23%	19	10	9
West Valley City (84119)	3,016	2,901	115	4%	8	11	-3
Riverton (84065)	3,016	2,527	489	19%	17	12	5
Herriman (84096)	2,979	2,521	458	18%	18	13	5
Orem (84057)	2,971	2,574	397	15%	15	14	1
Bountiful (84010)	2,905	2,745	160	6%	10	15	-5

(*) In 2015, the USPS split the 84095 ZIP code for South Jordan into two ZIP Codes. The new ZIP Code is 84009, which includes all of the Daybreak planned community. 84095 had 3,007 people enrolled in OE4; while 84009 had 1336 enrolled in OE4 - making a total of 4,343 for South Jordan. The OE3 data in this chart also accounts for the two ZIP Codes,. During OE3 the 841095 ZIP Code enrolled 3,669 people, while only 166 people were counted for enrollment in 84009. Source: https://about.usps.com/news/state-releases/ut/2015/ut_2015_0522.htm

Source: [2016] Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; Date: 2016-03-11; For the period: November 1, 2015 – February 1, 2016; <https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>; [2017] Health Insurance Marketplace Plan Selections by ZIP Code; 2017 Open Enrollment Period - Mid Open Enrollment Report; Nov. 1, 2016 — Dec. 24, 2016; https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html



The Harpers

Family of 2

Salt Lake County

Earn: \$42,000 (271% FPL)

Ages: 62, 60

Cost changes (2014-17)

Overall change in premium: 31%

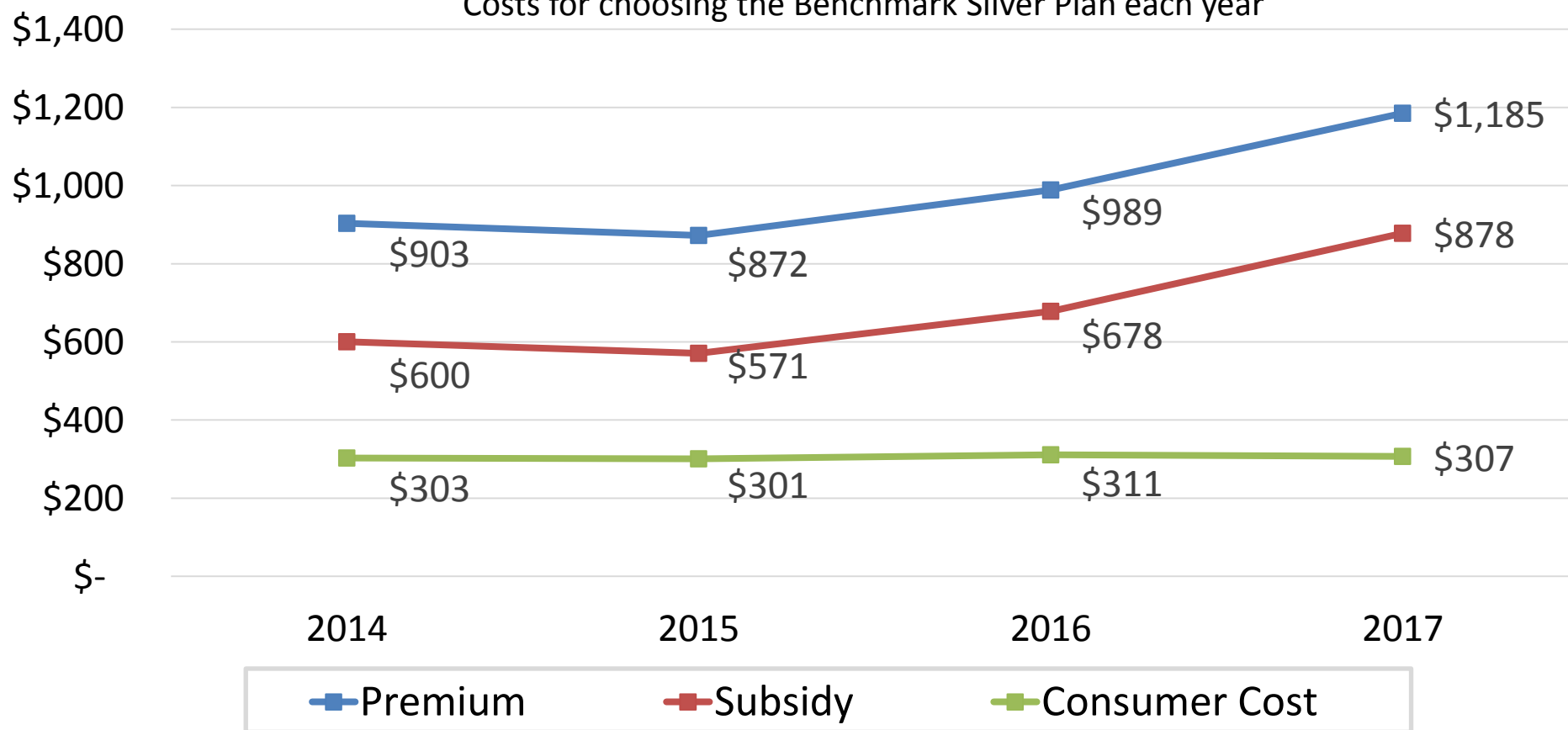
Annual change in premium: 10%

Annual change in subsidy: 14%

Cost change to consumer: \$4

The Harper family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year





The Jakes

Family of 5

Grand County

Earn: \$35,000 (125% FPL)

Ages: 39, 34, 6, 5, 3

Cost changes (2014-17)

Overall change in premium: 57%

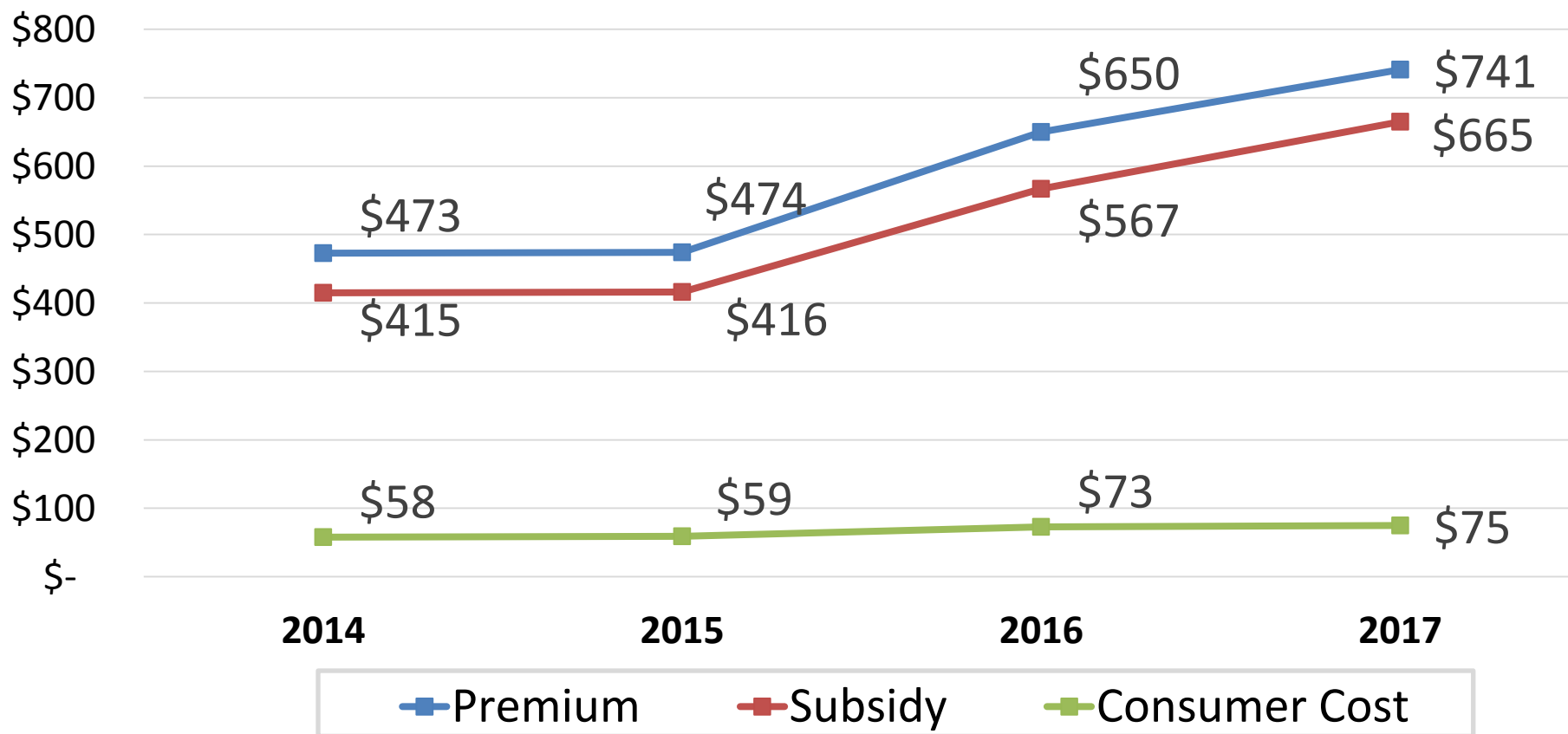
Annual change in premium: 16%

Annual change in subsidy: 17%

Cost change to consumer: +\$17

The Jakes family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year





The Shumways

Family of 3

Utah County

Earn: \$42,000 (222% FPL)

Ages: 24, 23, 1

Cost changes (2014-17)

Overall change in premium: 35%

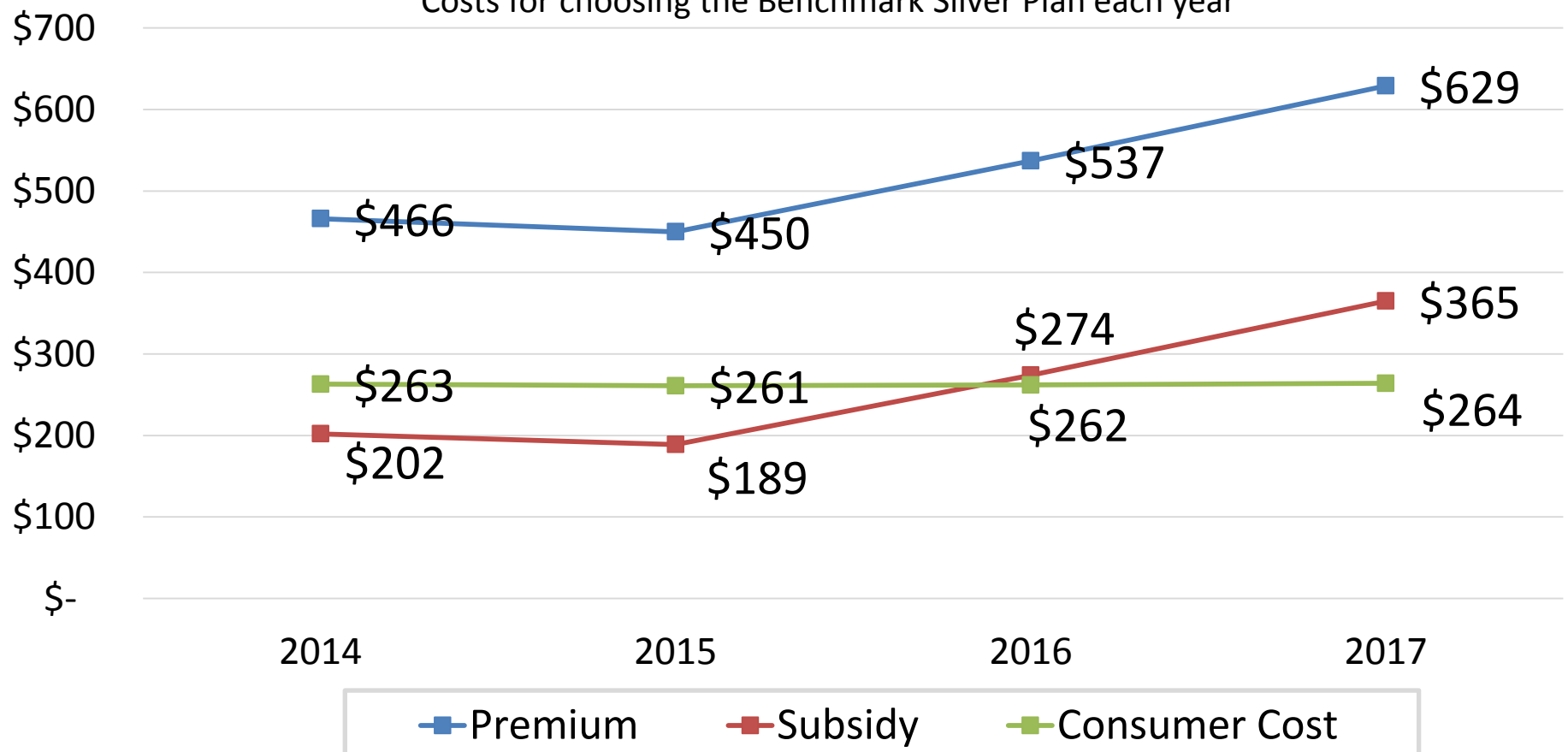
Annual change in premium: 11%

Annual change in subsidy: 22%

Cost change to consumer: +\$1

The Shumway family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year





The Reyes

Family of 4

Salt Lake County

Earn: \$53,000 (225% FPL)

Ages: 45, 42, 13, 10

Cost changes (2014-17)

Overall change in premium: 40%

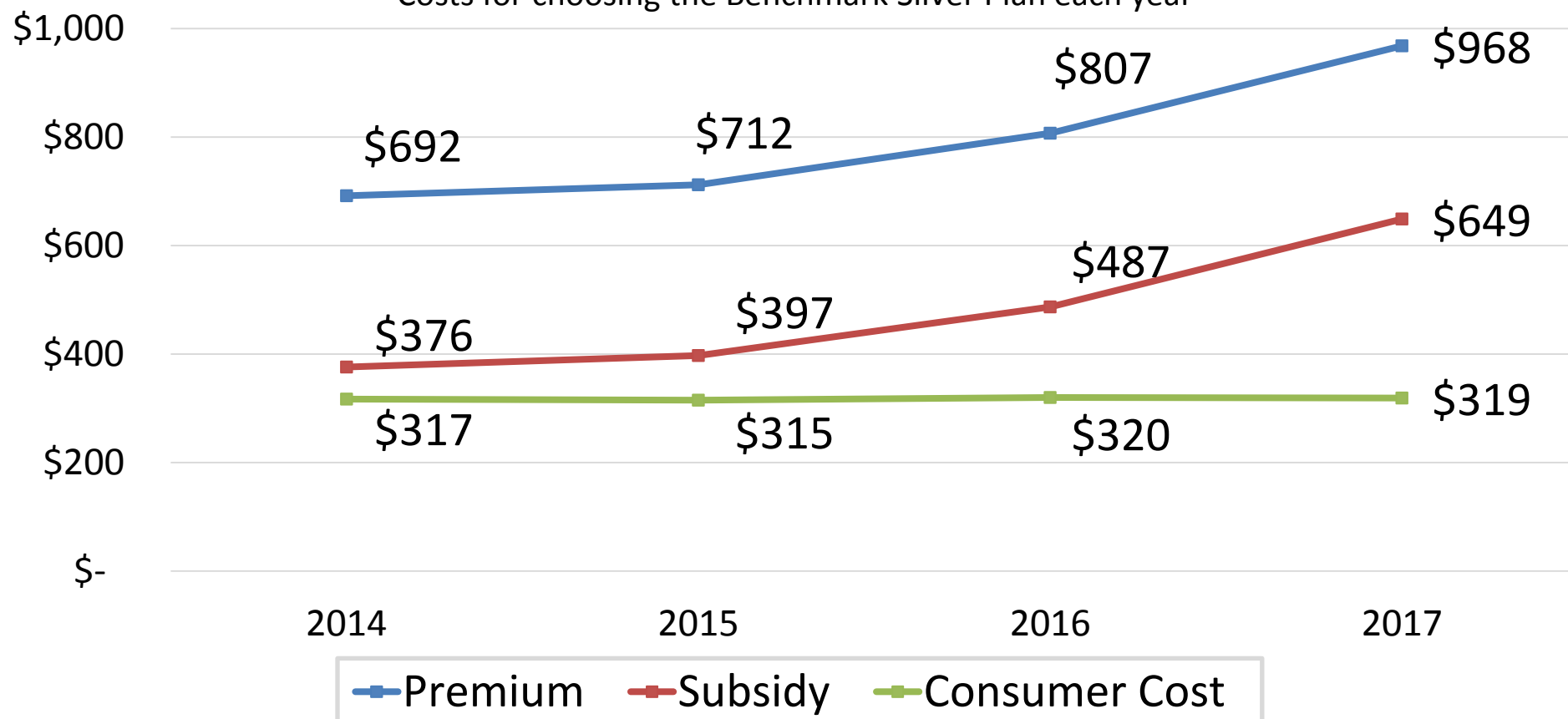
Annual change in premium: 12%

Annual change in subsidy: 20%

Cost change to consumer: +\$2

The Reyes family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year



1 Changes to Utah's 2018 Individual Marketplace

- Rates for Utah's two remaining insurers (Select Health, University of Utah Health Plans) will increase an average of 39% in 2018. Silver plans in Salt Lake County will increase 61.7%. Keep in mind that 86% of Utahns enrolled in marketplace coverage receive a subsidy that reduces their monthly premiums by an average of 72%. [See slide 14]
- Utah's individual marketplace will lose one insurer (Molina) in 2018. There will be a total of two (2) Utah insurers offering individual plans on healthcare.gov in 2018: Select Health and University of Utah Health Plans
- University of Utah Health Plans will expand to offer plans in all 29 Utah counties in 2018. As a result, 13 rural counties will gain a new insurer—and all Utah counties will have a choice of two insurers.
- Molina enrolled a significant number of Utahns (approx. 70,500) in seven counties in 2017: Box Elder, Davis County, Salt Lake, Summit, Tooele, Utah, and Weber. Molina policyholders account for about 40% of Utah's total marketplace enrollment in 2017 (176,000).

2 Challenges for the Next Open Enrollment Period

- The Trump administration's threats to withhold cost-sharing reductions (CSRs) spreads uncertainty among Utah consumers and insurers—resulting in a 20 percentage point jump in overall premiums according to the American Academy of Actuaries.¹
- The Trump administration is cutting the next open enrollment period in half to 45 days [Nov. 1 to Dec. 15, 2017]. Access to Healthcare.gov will also be shut down from 10pm to 4am MDT every Sunday night but one during open enrollment.
- The administration is planning executive orders that will destabilize Utah's individual market by allowing more insurance products that, 1) Charge sick people higher premiums, 2) Cut essential health benefits
- In September UHPP's Take Care Utah (www.takecareutah.org) network received a 61% funding cut for the next enrollment period. Take Care Utah's statewide team provides in-person and phone help to Utahns signing up for health insurance. As a result, UHPP has cut sub-grants and reduced staff.

(1) "Drivers Of 2018 Health Insurance Premium Changes," <http://www.actuary.org/content/drivers-2018-health-insurance-premium-changes>

3 Positive Signs for Utah's Marketplace

- Premium subsidies automatically adjust to compensate for rate increases. For the Shumway family in Lehi, [ages 24, 23, baby; earning \$42,000 a year], despite premiums for their benchmark Silver plan increasing 35% since 2014, their monthly premium has only increased \$1 since 2014 because their subsidy has kept pace [see slide 25].
- Marketplace rate increases in recent years averaged over 19% in most counties. Despite these higher premiums, marketplace enrollment has grown by an average of 20% a year in Utah.
- Utah achieved the second-highest capture rate of 'young invincibles' (age 18-34) in marketplace insurance among the 39 states that use healthcare gov. Utah enrolls these young people in ACA insurance at a rate 8.5% above their presence in the general population [see slide 13].
- The Take Care Utah's network for navigators, brokers, and in-person assistors is working harder than ever to help Utahns learn about and sign up for health insurance. Despite funding cuts and other barriers, Take Care Utah will be active during open enrollment. Find the nearest assistor by going to www.takecareutah.org or calling 2-1-1.



Navigators make a difference

“Alicia Hobson, whose attempt to get insurance last year was bungled by bureaucratic mistakes, says she was able to get insured more easily this time around.

The Salt Lake Tribune

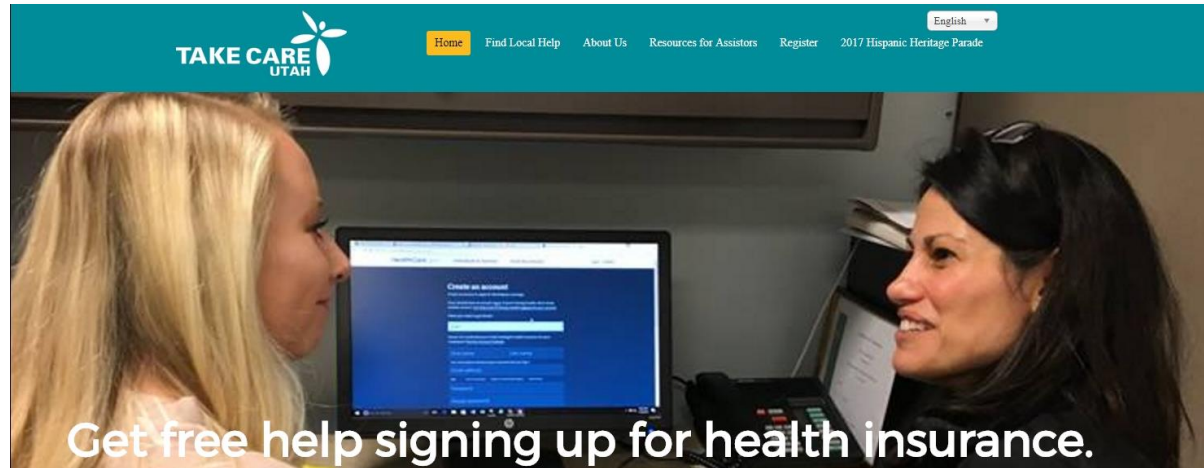
Feds say more than 109,000 Utahns have signed up for health insurance

January 15, 2015

A navigator from Community Health Connect in Provo, a TakeCareUtah.org partner, met her at the library near her Lehi home, and **helped her with some of the questions** on HealthCare.gov, she said.”

**Starting November 1st, Utahns can re-enroll, switch,
or sign up for the first time at healthcare.gov**

Utahns can receive free, local, personalized
assistance from 75+ enrollment experts located
across the state at Take Care Utah
(www.takecareutah.org) or by calling 2-1-1



www.takecareutah.org | call 2-1-1